

What is claimed is:

1. A method for reconciling billing information, comprising:
 - receiving at a central processor a request to process a current transaction coupled with a prior transaction identifier corresponding to a prior transaction;
 - in response to receiving the prior transaction identifier, determining whether the prior transaction is identical to the first transaction based on the prior transaction identifier and amending a first transaction record to indicate that the first transaction is a questionable transaction if the prior transaction is determined to be different from the first transaction.
2. The method of claim 1, further comprising:
 - communicating with third parties to confirm whether the first transaction was successfully completed; and
 - billing a merchant associated with the remote terminal based on whether the first transaction was completed.
3. The method of claim 1, further comprising transmitting a current transaction identifier corresponding to the current transaction from the central processor to the remote terminal.
4. The method of claim 1, wherein the receiving step occurs over at least one of a public switched phone network and a dedicated data channel.

5. The method of claim 1, wherein the receiving step occurs over the internet.
6. The method of claim 1, further comprising:
prior to the receiving step, transmitting the first transaction identifier from the central processor to a remote terminal.
7. The method of claim 1, wherein the first transaction comprises the distribution of at least one of a PIN and a password to an end user.
8. The method of claim 7, further comprising verifying whether the end user activates the at least one of a PIN and a password.
9. The method of claim 7, further comprising billing a merchant associated with the remote terminal based on whether the end user activates the at least one of a PIN and a password.
10. The method of claim 7, further comprising verifying whether the remote terminal is a trusted source of transaction requests.
11. The method of claim 1, wherein the first transaction comprises a purchase of a product or service associated with at least one of a stored-value card and a PIN.

12. The method of claim 11, wherein the at least one of a stored-value card and a PIN is associated with a gift card.

13. The method of claim 11, wherein the at least one of a stored-value card and a PIN is associated with a prepaid gas card.

14. The method of claim 11, wherein the at least one of a stored-value card and a PIN is associated with a prepaid grocery card.

15. The method of claim 11, wherein the at least one of a stored-value card and a PIN is associated with a prepaid entertainment card.

16. The method of claim 11, wherein the at least one of a stored-value card and a PIN is associated with a downloadable ring tone card.

17. The method of claim 11, wherein the at least one of a stored-value card and a PIN is associated with a downloadable game card.

18. The method of claim 11, wherein the at least one of a stored-value card and a PIN is associated with a downloadable music card.

19. The method of claim 11, wherein the at least one of a stored-value card and a PIN is associated with a downloadable music card that uses MP3, MP4, WMV, or WAV formats.
20. The method of claim 11, wherein the at least one of a stored-value card and a PIN is associated with a customer rewards card.
21. The method of claim 11, wherein the at least one of a stored-value card and a PIN is associated with telecommunications service.
22. The method of claim 1, wherein the first transaction enables the downloading of software.
23. The method of claim 1, wherein the method of claim 1 subsequently repeats for one or more subsequent transactions.
24. A computer-readable medium encoded with computer program code for reconciling billing requests, the program code causing a computer to execute a method comprising:
 - receiving at a central processor a request to process a current transaction coupled with prior transaction information corresponding to a prior transaction;
 - in response to receiving prior transaction information, determining whether the prior transaction is identical to the first transaction based on the prior transaction information and

amending a first transaction record to indicate that the first transaction is a questionable transaction if the prior transaction is determined to be different from the first transaction.

25. The computer-readable medium of claim 1, wherein the first transaction comprises the distribution of at least one of a PIN and a password, wherein the at least one of a PIN and a password is associated with a stored-value card.

26. The computer-readable medium of claim 24, wherein the first transaction is a purchase of at least one of a PIN and a password, and the at least one of a PIN and a password is associated with a gift card, a prepaid gas card, a prepaid grocery card, a prepaid entertainment card, a downloadable ring tone card, a downloadable game card, a downloadable music card that uses MP3, MP4, WMV, or WAV formats, or a customer rewards card.

27. A system for confirming transactions processed at a central processor, comprising:

a remote terminal operative to transmit transaction requests and transaction information to a central processor;

a central processor operative to:

receive transaction information and transaction requests from the remote terminal; in response to receiving transaction information, determine whether transaction information received from the remote terminal corresponds to the last transaction for which a transaction identifier was transmitted to the remote terminal and amend one or more stored

transaction records if the transaction information received from the remote terminal does not correspond to the last transaction for which a transaction identifier was transmitted to the remote terminal.

28. The system of claim 27, further comprising a billing module operatively connected to the central processor and configured to bill parties for transactions for which associated identifiers received from the remote terminal have been confirmed at the central processor.

29. The system of claim 27, wherein the central processor is further configured to amend transaction identifiers stored at the central database based on information received at the central processor from third parties.

30. The system of claim 27, wherein the central processor is further configured to communicate with third parties to determine whether a transaction was completed.

31. The system of claim 27, wherein each transaction is a purchase of at least one of a PIN and a password, and the at least one of a PIN and a password is associated with a gift card, a prepaid gas card, a prepaid grocery card, a prepaid entertainment card, a downloadable ring tone card, a downloadable game card, a downloadable music card that uses MP3, MP4, WMV, or WAV formats, or a customer rewards card.

32. The system of claim 27, further comprising a communication network between the remote terminal and the central processor.

33. The system of claim 27, further comprising a remote database operatively connected to the remote terminal, wherein the remote database is configured to store transaction information.

34. The system of claim 27, further comprising a central database operatively connected to the central processor, wherein the central database is configured to store transaction records.